

In re:  
Margaret M. Simmonds  
Debtor

Case No. 23-10169-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 13, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.                                                                                                                 |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2024:

| Recip ID | Recipient Name and Address                                                                                                                               |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| db       | + Margaret M. Simmonds, 721 11th Avenue, Prospect Park, PA 19076-1314                                                                                    |
| 14751042 | + Provident Funding Associates, LP, C/O Steven K. Eisenberg, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403 |
| 14775121 | + US Bank Trust National Association, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541                                                          |
| 14756469 | Wells Fargo Bank, C/O Jill Manuel-Coughlin, Esq, Neshaminy Interplex, Suite 215, Trevose, PA 19053                                                       |

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                | Date/Time            | Recipient Name and Address                                                                                                                                  |
|----------|-------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| smg      | Email/Text: megan.harper@phila.gov        | Feb 14 2024 00:23:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595                    |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us   | Feb 14 2024 00:23:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                                         |
| cr       | + Email/PDF: acg.acg.ebn@aisinfo.com      | Feb 14 2024 00:36:22 | BMO Harris Bank N.A., c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                                             |
| cr       | Email/Text: BankruptcyECFMail@mccalla.com | Feb 14 2024 00:23:00 | US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |
| cr       | ^ MEBN                                    | Feb 14 2024 00:20:13 | Provident Funding Associates, LP, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403             |
| 14751841 | + Email/PDF: acg.acg.ebn@aisinfo.com      | Feb 14 2024 00:36:19 | BMO Harris Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                                             |
| 14752067 | + Email/PDF: acg.acg.ebn@aisinfo.com      | Feb 14 2024 00:36:23 | BMO Harris Bank, NA, AIS Portfolio Services, LLC, 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901                                          |
| 14759035 | Email/Text: mrdiscen@discover.com         | Feb 14 2024 00:22:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                                                                                |
| 14750078 | + Email/Text: mrdiscen@discover.com       | Feb 14 2024 00:22:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025                                                                                |
| 14750079 | Email/Text: ECF@fayservicing.com          | Feb 14 2024 00:23:00 | Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680                                                                                  |
| 14752065 | Email/Text: BankruptcyECFMail@mccalla.com | Feb 14 2024 00:23:00 | US Bank Trust National Association, C/O Maria Tsagaris, 1544 Old Alabama Road, Roswell, GA 30076                                                            |

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|          |                                             |                      |                                                                                                                                                         |
|----------|---------------------------------------------|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| 14751520 | Email/Text: BankruptcyECFMail@mccalla.com   | Feb 14 2024 00:23:00 | US Bank Trust National Association, Not In Its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |
| 14750080 | + Email/Text: bknotifications@provident.com | Feb 14 2024 00:23:00 | Provident Funding, Attn: Bankruptcy, P.O. Box 5914, Santa Rosa, CA 95402-5914                                                                           |
| 14759915 | + Email/Text: bknotifications@provident.com | Feb 14 2024 00:23:00 | Provident Funding Associates, LP, 1235 N. Dutton Ave, Suite E, Santa Rosa, CA 95401-4666                                                                |
| 14766023 | ^ MEBN                                      | Feb 14 2024 00:20:01 | US Bank Trust National Association et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609                                                      |
| 14774970 | ^ MEBN                                      | Feb 14 2024 00:20:09 | US Bank Trust National Association, as Trustee, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541                        |
| 14750081 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Feb 14 2024 00:36:23 | Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Fl, Des Moines, IA 50328-0001                                                    |
| 14753461 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Feb 14 2024 00:36:13 | Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629                                               |

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address      |
|----------|---------------|-----------------------|
| cr       |               | WELLS FARGO BANK N.A. |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2024 at the address(es) listed below:

| Name                    | Email Address                                                                                                                                                    |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| BRAD J. SADEK           | on behalf of Debtor Margaret M. Simmonds brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com                 |
| DANIEL P. JONES         | on behalf of Creditor Provident Funding Associates LP djones@sterneisenberg.com, bkcf@sterneisenberg.com                                                         |
| DENISE ELIZABETH CARLON | on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com |

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JILL MANUEL-COUGHLIN

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com

STEVEN K. EISENBERG

on behalf of Creditor Provident Funding Associates LP seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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|                      |   |                       |
|----------------------|---|-----------------------|
| IN RE:               | : |                       |
| Margaret M. Simmonds | : | Chapter 13            |
|                      | : |                       |
|                      | : | Case No. 23-10169 AMC |
| Debtor               | : |                       |

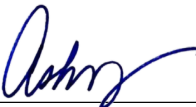
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**ORDER**

AND NOW, upon consideration of the Debtor's Praecipe to Voluntarily Dismiss Bankruptcy  
Case, and after notice and an opportunity to be heard, it is hereby

ORDERED and DECREED that the Debtor's chapter 13 case is DISMISSED.

Date: Feb. 13, 2024

  
\_\_\_\_\_  
HONORABLE ASHELY M. CHAN  
UNITED STATES BANKRUPTCY JUDGE